

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Ronald Steele

69 Apple Street
Andrews, South Carolina 29510.

SCDI File Number 2000-104175

**Default Order Revoking
Resident Insurance Agent's License and
Surety Bail Bondsman's License**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2000), by the South Carolina Department of Insurance upon Ronald Steele, a licensed South Carolina resident insurance agent and a licensed resident surety bail bondsman, both by certified mail, return receipt requested, and by regular mail on January 3, 2001.

That letter informed Steele of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance agent within the State of South Carolina. Despite that warning, Steele has failed to respond to the Department's letter. On February 20, 2001, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to transact business as a resident insurance agent and a resident surety bail bondsman within the State of South Carolina, Steele unlawfully withheld money belonging to a consumer. When the Department finally compelled Steele to return the money, Steele's check failed to clear the bank due to insufficient funds. Steele then refused for almost two months to comply with the Department's instruction to return the money via certified check. These acts, as alleged, are direct violations of S.C. Code Ann. § 38-55-150 (4) and (8) (Supp. 2000) and can ultimately lead to the revocation of Steele's license as a resident surety bail bondsman. These acts, as alleged, are also a direct violation of S.C. Code Ann. § 38-43-130 (Supp. 2000), which provides the Director of Insurance or his designee with the power to "revoke or suspend an [insurance] agent's license after ten day's notice...when it appears that an agent...has violated this title or any regulation promulgated by the Director."

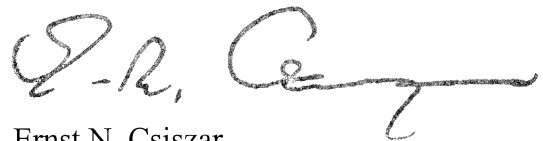
In accordance with my findings of fact, and considering Steele's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that Steele violated S.C. Code Ann. §§ 38-53-150 (4) and (8) (Supp. 2000) and S.C. Code Ann. § 38-43-130 (Supp. 2000) and that his resident insurance agent license and resident surety bail bondsman license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110(4) (Supp. 2000) of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is therefore ordered that Ronald Steele's licenses to transact business as a resident insurance agent and resident surety bail bondsman within the State of South Carolina be, and are hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this consent order be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Steele is currently licensed through the State of South Carolina Department of Insurance.

This order takes effect upon the date of my signature below.

A handwritten signature in black ink, appearing to read "E. N. Csiszar", with a long, sweeping horizontal stroke extending to the right.

Ernst N. Csiszar
Director

20 February 2001, at
Columbia, South Carolina

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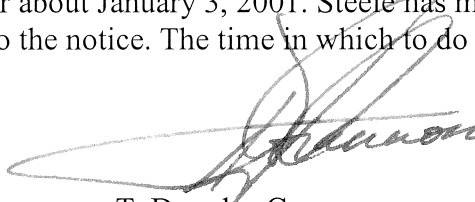
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Affidavit of Default

Personally appeared before me T. Douglas Concannon, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was an attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

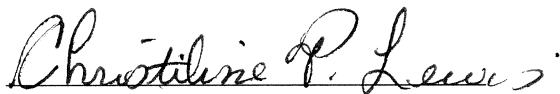
The Department served notice on Ronald Steele at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance agent within the State of South Carolina in ten days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2000), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested" on December 28, 2000. The notice further informed Steele of his opportunity, within ten days, to request in writing a public hearing.

The United States Postal Service perfected service of the notice by certified mail, return receipt requested, and by regular mail, on or about January 3, 2001. Steele has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. He is now in default.



T. Douglas Concannon
Associate General Counsel

Sworn to and subscribed before me
this 20th day of February 2001.



Christiline P. Lewis
Notary Public for the State of South Carolina
My Commission Expires 11/20/06

South Carolina Department of Insurance
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